

Title (en)  
SECURE AUTHENTICATION SYSTEM AND METHOD

Title (de)  
SICHERES AUTHENTIFIZIERUNGSSYSTEM UND VERFAHREN

Title (fr)  
SYSTÈME ET PROCÉDÉ D'AUTHENTIFICATION SÉCURISÉE

Publication  
**EP 3776425 A1 20210217 (EN)**

Application  
**EP 18912396 A 20180816**

Priority  
• US 201862650180 P 20180329  
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Abstract (en)  
[origin: WO2019186255A1] A method is disclosed. The method comprising: receiving, by an access control server via a directory server from an authentication requestor, an authentication request comprising an account identifier, and information regarding a prior authentication method on the account identifier and a current authentication method for the account identifier associated with a transaction; performing, by the access control server, a risk analysis for the transaction based at least in part on the information and a threshold; authenticating, by the access control server, the user of the account identifier using the information, the account identifier, and a result of the risk analysis; modifying, by the access control server, an authentication response to include an authentication indicator, and transmitting, by the access control server, the authentication response to the authentication requestor.

IPC 8 full level  
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CPC (source: EP US)  
**G06Q 20/12** (2013.01 - EP); **G06Q 20/3821** (2013.01 - US); **G06Q 20/3825** (2013.01 - EP US); **G06Q 20/386** (2020.05 - EP US); **G06Q 20/388** (2013.01 - US); **G06Q 20/401** (2013.01 - EP); **G06Q 20/4016** (2013.01 - EP US); **G06Q 20/409** (2013.01 - EP); **H04L 63/126** (2013.01 - EP); **H04W 12/062** (2021.01 - EP); **H04W 12/67** (2021.01 - EP)

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